

November 19, 2018

«Name»  
«Address»  
«City» «State» «Zip»

**RE: Notice of Sale and Transfer of Servicing Rights**

Dear Homeowner:

Welcome to TBK Bank, SSB. We are pleased to advise you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from First National Bank of Durango, effective as of the **close of business December 7, 2018**.

The sale and transfer of servicing of your mortgage loan does not affect any terms or conditions of the mortgage instruments, other than terms directly related to the servicing of your loan.

The following is the Mortgage Transfer Disclosure Notice as required under Truth in Lending Regulation Z, 1026.39 (a). Please note the transfer of ownership has not been recorded in public records at this time.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after the effective date of transfer or at closing. This letter serves as notification for both.

Your present servicer is First National Bank of Durango. If you have any questions relating to the transfer of servicing from First National Bank of Durango, please call the bank toll-free between the hours of 8:00 a.m. and 5:00 p.m. MT, Monday through Friday at **970-247-3020**.

First National Bank of Durango  
Loan Department  
259 W 9<sup>th</sup> St  
Durango, CO 81301

Your new servicer will be TBK Bank, SSB.

The business address for **inquiries** and **sending payments** to your new servicer is:

TBK Bank, SSB  
PO Box 1030  
Bettendorf, IA 52722

You may reach your new servicer by calling them toll-free at 866-644-3935. If you have any questions relating to the transfer of servicing to TBK Bank, please call the Loan Operations department between 7:00 a.m. and 4:00 p.m. MT, Monday through Friday.



**The last day First National Bank of Durango will accept payments from you is December 7, 2018. The date TBK Bank will begin accepting payments from you is December 10, 2018, and the payments can either be mailed to the address shown above for sending payments or payments may continue to be made at any local TBK Branch.**

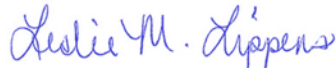
Please continue to include your First National Bank of Durango's coupon or billing with your payment until you receive new payment coupons or billings from TBK Bank. **Checks must be made payable to TBK Bank, SSB after December 8, 2018.**

Partial Payments: Lender may accept partial payments and apply such payments to the customer's loan.

In January 2019, you will receive a Mortgage Interest Statement (IRS Form 1098) from TBK Bank, SSB, which will provide information about your loan. **This statement will include the interest paid to First National Bank of Durango from January 1, 2018 through December 7, 2018 and the interest paid to TBK Bank from December 8, 2018 through December 31, 2018.** If you have any questions when you receive this statement, please call TBK Bank at 866-644-3935 for assistance.

TBK Bank looks forward to a successful relationship in servicing your loan.

Sincerely,



Leslie M. Lippens  
Vice President, Loan Operations  
TBK Bank, SSB